

In re:  
Bruce E. Caulder  
Debtor

Case No. 20-10742-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 12, 2025

User: admin  
Form ID: 225

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID	Recipient Name and Address
db	+ Bruce E. Caulder, 5200 Hilltop Drive, Brookhaven, PA 19015-1204

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmcginly@klehr.com;nyackle@klehr.com
DENISE ELIZABETH CARLON	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Bruce E. Caulder msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecf@gmail.com;ecf@ca sedriver.com;izak@casedriver.com
POLLY A. LANGDON	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

SCOTT F. WATERMAN [Chapter 13]

[ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

THOMAS SONG

on behalf of Creditor Pennymac Loan Services LLC [tomysong0@gmail.com](mailto:tomysong0@gmail.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re:

Chapter: 13

Bruce E. Caulder

Debtor(s)

Case No: 20-10742-amc

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**ORDER**

AND NOW, it appearing that the debtor(s) must file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. §1328(g)(1), or a request for a waiver from this requirement, see 11 U.S.C. §109(h)(4),

AND it Further appearing that the debtor(s) must file a certification regarding domestic support obligations and §522(q) see 11 U.S.C. 1328(a),

AND, Notice was given to the debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the statement regarding completion of a course in personal financial management, and/or the certification regarding domestic support obligations and §522(q),

AND, the Debtor(s) has/have not filed the required statement and/or certifications,

AND, it appearing that the trustee in the above entitled matter has filed his report and that the trustee has performed all other duties required in the administration of the Debtor(s)'s estate,

IT IS HEREBY ORDERED that the trustee be discharged and relieved of any trust; and this case be and the same hereby is ***CLOSED, without the entry of an order of discharge.***

5/12/25

For The Court

Ashely M. Chan

Chief Judge, United States  
Bankruptcy Court